



NFL PLAYER BENEFITS

DISABILITY PLAN

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NFL Player Disability & Neurocognitive Benefit Plan Summary of Material Modifications

This notice summarizes recent changes to the NFL Player Disability & Neurocognitive Benefit Plan ("Disability Plan"). These changes apply to initial claims for benefits, including claims for reclassification or an earlier effective date, received after April 1, 2018.

1. The Disability Plan's definition of Active Player has been modified. For purposes of Disability Plan T&P benefits only, you are an Active Player until the July 31 following or coincident with the expiration or termination of your last contract to perform football playing services with an NFL Club.
2. The Disability Plan's Social Security Standards for Eligibility and Continuation have been modified. A Player receiving Social Security disability benefits will now continue to qualify for or continue to receive Disability Plan T&P benefits unless four or more voting members of the Disability Board determine that he is not totally and permanently disabled.
3. The Disability Plan's classification rules have been revised in the following ways.
 - a. The "shortly after" requirement for the Active T&P benefit categories has been eliminated. You now may qualify for Active Football T&P benefits only if (1) your disability arises out of League football activities while you are an Active Player and causes you to be totally and permanently disabled, and (2) your application for T&P benefits is received within 18 months after you cease to be an Active Player. You now may qualify for Active Nonfootball T&P benefits only if (1) your disability does not arise out of League football activities, but does arise while you are an Active Player and it causes you to be totally and permanently disabled, and (2) your application for T&P benefits is received within 18 months after you cease to be an Active Player.
 - b. You now may qualify for Inactive A T&P benefits only if you do not qualify for Active Football or Active Nonfootball T&P benefits and your application that results in an award of T&P benefits is received within fifteen years after the end of your last Credited Season.
 - c. The provisions in the classification rules for Disability Plan T&P benefits that extended deadlines because of mental or physical incapacity have been eliminated.